

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Talbert, Vincent W.; Keithly, Thomas H.; Hirschfeld, Daniel A.;
Lavelle, Mark L.
Title: Computer-Implemented Method, System and Apparatus for the
Dynamic Verification of a Consumer Engaged in a Transaction with a
Merchant and Authorization of the Transaction
Serial No.: 10/590,162 Filing Date: July 12, 2007
Examiner: Chang, Edward Group Art Unit: 3692
Docket No.: 70481.115 Confirmation No. 4070

Irvine, California
December 28, 2009

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

In response to the Final Office Action dated November 10, 2009, please amend the
above-identified application as follows. An RCE is included with this response.

HAYNES AND BOONE, LLP

18200 Von Karmen
SUITE 725
IRVINE, CA 92612
(949) 752-1000
FAX: (949) 209-0853